

CHS PAYMENT SOLUTIONS PRIVACY POLICY



Who we are

Who is providing this notice?

CHS Inc.

Rev. 1/17

What we do

How does CHS protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does CHS collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Pay your bills
- Use your debit or credit card
- Give us your contact information
- Pay us by check

We also collect your personal information from others, such as credit bureaus, affiliates, or their companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes — information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing to nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **CHS does not share with our affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **CHS does not share with nonaffiliates so that they can market to you.**

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **CHS doesn't jointly market.**

State Disclosures

NV Residents

We may contact existing customers by telephone to offer additional financial products. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact us by calling 1-877-635-2568. In addition to contacting us, Nevada residents may contact the Nevada Attorney General for more information about your opt out rights by calling 702-486-3132, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701-4717.

VT Residents

We will not share information we collect about Vermont residents with nonaffiliates, unless the law allows. For example, we may share information with your consent, to service your account, or under joint marketing agreements with other financial companies. We will not share information about your creditworthiness with our affiliates except with your consent, but we may share information about our transactions or experiences with you among our affiliates without your consent.

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WHAT DOES CHS DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information, federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information **can** include:

- Social Security Number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CHS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CHS share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

- Call **1-800-852-5301**
- Visit us online at cenex.com
- Email creditcarddept@chsinc.com